

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

MARK A. DOWNING
NADINE A. DOWNING
Debtor(s)

Case No. 19-25219-ABA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/06/2019.
- 2) The plan was confirmed on 12/09/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 01/12/2023.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,380.02.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,598.00
Less amount refunded to debtor	\$32.08

NET RECEIPTS: **\$20,565.92**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,043.65
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,683.62
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,727.27**

Attorney fees paid and disclosed by debtor: \$690.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARON'S	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	71.66	NA	NA	0.00	0.00
APEX ASSET MANAGEMENT, LLC	Unsecured	105.00	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	343.00	NA	NA	0.00	0.00
CITY OF VINELAND	Unsecured	322.00	NA	NA	0.00	0.00
CITY OF VINELAND	Priority	NA	NA	NA	0.00	0.00
COMCAST	Unsecured	NA	195.62	195.62	0.00	0.00
COMCAST	Unsecured	459.41	379.72	379.72	0.00	0.00
CREDIT ACCEPTANCE CORPORATION	Secured	16,849.27	18,094.33	0.00	0.00	0.00
CREDIT ONE BANK	Unsecured	654.00	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	9,451.42	9,451.42	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	7,988.05	4,059.27	4,059.27	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	4,172.66	NA	NA	0.00	0.00
DUVERA FINANCIAL	Unsecured	689.00	389.40	389.40	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	1,266.82	NA	NA	0.00	0.00
HARLEY DAVIDSON CREDIT CORP	Secured	6,878.81	NA	NA	0.00	0.00
HARLEY-DAVIDSON CREDIT CORPOR	Secured	2,010.57	11,230.01	0.00	0.00	0.00
IC SYSTEMS	Unsecured	272.00	NA	NA	0.00	0.00
INSPIRA HEALTH NETWORK	Unsecured	NA	NA	NA	0.00	0.00
J&D FURNITURE	Unsecured	389.40	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A.	Secured	NA	20,722.75	20,722.75	636.36	0.00
LVNV FUNDING, LLC	Unsecured	807.79	1,034.33	1,034.33	0.00	0.00
NEW JERSEY TURNPIKE AUTHORITY	Unsecured	NA	4,040.65	0.00	0.00	0.00
NJ HOUSING & MORT FINANCE AGEN	Secured	23,940.09	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	823.00	823.00	823.00	0.00	0.00
QUANTUM3 GROUP, LLC	Unsecured	1,140.11	NA	NA	0.00	0.00
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SELECT PORTFOLIO SERVICING, INC.	Secured	97,863.18	103,639.25	7,724.36	5,678.40	0.00
SOUTH JERSEY GAS	Unsecured	743.94	NA	NA	0.00	0.00
SOUTH JERSEY HEALTH SYSTEM	Unsecured	1,233.00	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Unsecured	NA	0.76	0.76	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STATE OF NEW JERSEY	Priority	NA	7,742.96	0.00	0.00	0.00
STATE OF NEW JERSEY	Unsecured	5,699.30	7,411.42	7,411.42	0.00	0.00
STATE OF NEW JERSEY	Unsecured	NA	6,204.87	6,204.87	0.00	0.00
SYNCB/CARE CREDIT	Unsecured	716.00	NA	NA	0.00	0.00
SYNCB/WAL-MART	Unsecured	501.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	74.00	71.66	71.66	0.00	0.00
WELLS FARGO BANK	Unsecured	7,482.84	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	0.00	3,523.45	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	9,782.83	13,794.45	10,271.00	7,523.89	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$28,447.11	\$6,314.76	\$0.00
Debt Secured by Vehicle	\$10,271.00	\$7,523.89	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$38,718.11	\$13,838.65	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,059.27	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,059.27	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,625.76	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,727.27</u>
Disbursements to Creditors	<u>\$13,838.65</u>
TOTAL DISBURSEMENTS :	<u>\$20,565.92</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2023

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.